

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MISSOURI

In Re: Rosella Buren	) Case No. 23-42045
	) Chapter 13
	)
Debtor	) Debtor's Memorandum
	) Confirmation Hearing: 9/7/23
	) Hearing Time and Place : 11:00am, 7 North

**Memorandum to Amended Schedule J, and 2<sup>nd</sup> Amended Chapter 13 Plan**

**COMES NOW Rosella Buren Debtor** in Chapter 13, by and through their Attorney William Ridings, and for their Memorandum states as follows:

Debtor filed an Amended Schedule J to lower her mortgage payment by \$220 on line 4 for her payment to Wilmington. She filed a 2<sup>nd</sup> Amended Chapter 13 plan to increase her payments by \$220 to \$420/mo, and include BOA in paragraph 3.5 (A), remove Wilmington from paragraph 3.5(A), and include Wilmington in paragraph 3.5 (C). Finally, she amended paragraph 5.2 to state a specific timeframe for the refinance.

Wherefore, Debtor prays this court to allow the amendments.

Dated: August 05, 2023

/s/ Will Ridings  
William Ridings, 38672MO  
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**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on August 05, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on August 05, 2023.

Rosella Buren  
16305 Hampden Pl  
Florissant, MO 63034

See attached matrix

/s/ Will Ridings  
William Ridings MO38672